

will not be the defining thing they will remember. They will remember, I think, the more positive experiences that they have had here, and none of them have been quitters. They have stuck with this.

It has been tough at times and not just tough physically to do this job, and there are times when you wonder about whether you should quit. I can remember when I started this experience I dreamed of becoming a page, and then the day came and suddenly I was flying off to Washington, DC, and I was a scared little kid. But I am glad I stuck with it because I think it has been one of the defining experiences of my life.

I hope you take away from this an understanding of the complexity of our Government; that it is a very complex place. I hope you take away from it the understanding, as was said earlier by BOB DORNAN, that this is truly the people's body; that you have spent the better part of a year in probably the most important place on the face of this Earth for democracy.

This has been the model, the dream, the hope of hundreds of millions of people all over the world that they could emulate our democracy, and it is the House of Representatives, the people's body in the legislative branch of our Government that is the symbol of this democracy for this country, and really for the whole world, and you have been privileged to spend your time here and work here. I hope you will take that away with you and I know you will.

I think you have also learned a great deal. If my experience is any measure, you have learned a great deal about yourself as well, about your own capabilities, your own limitations, your own hopes and dreams. You have probably gained a lot in your own self-esteem.

Most of you will not go into politics, I suspect, but there will be some of you that will. Whether or not you go into politics, the experience that you have had here is one, I think, that will last for an entire lifetime, because I think these experiences go with you regardless of the career or the profession that you have. They are experiences not about Government, not about our Congress but about life itself and about the meaning of this country and the meaning of our democracy.

I think it is for that reason that this program is so important and that we not ever say that we are going to end this program. Many people have said it would be so much easier to hire people to be pages, to hire graduates, to hire people who were older; that you do not have to worry about a school and a dorm and things like that. But we would be missing something. We would be missing the challenge of having young people in our midst, and we would be missing giving this experience to so many, to more than 100 people in the course of a year and a summer that has this experience and that goes out and carries this message to the rest of the country.

So that, in conclusion, is the challenge to you, to take the message, to go out and to talk to others when you go back to your school next year, when you go off to college, when you go into life, about what this country means, about what democracy and freedom and liberty and the legislative process means for all of us.

Mr. Speaker, at this point I want to insert in the RECORD a list of all pages who have been with us for this spring semester, and I know that they will all want to get a copy of the CONGRESSIONAL RECORD tomorrow so that they will have that available to them.

I wish them well in their future endeavors. I congratulate them on the completion of this event. Godspeed and God bless each of you.

The information referred to follows:

#### HOUSE PAGE SCHOOL SPRING SEMESTER 1996

Tobin Addington, C.J. Albertie, Cheryl Arendorf, Jesse Barrick, Theda Browdy, Beth Burhenne, Melissa Chesnov, Camrin Christensen, Rachael Clark, Matt Claypool, Chris Creaghe, Charlotte Coffee, Lisa Dang, Karyn Dest.

Chris Finnegan, Alice Ganier, Geoffrey Gismondi, Jennifer Hall, Thea Handleman, Kim Harrington, Nancy Hogan, Dan Hughes, Amy Johannes, Mark Johnson, William Johnston, Richie Jones, Jessica Kirk, David Kizler, Melinda Knox.

Bonnie Kress, Robert Leandro, Chris Leggett, Tim Lipke, Greg Lundell, Kristen Marconi, Megan Marcus, Kate Martin, Travis Martin, Angie McKinney, Sarah Metthe, Stephanie Moore, Michael Morrow, Jennifer Mueller, Jacquelyn Nash.

Greg Newburn, Matt Patton, Tonya Petty, Lyandra Retacco, Philip Ross, Trese Ruffino, Rebecca Sage, Rachel Schatz, Brian Sells, Kris Soma, Bethany Spencer, Jessica Stults, Matt Tenney, Kathryn Watts, Emily Wengrovius, Julia Whitley, Melissa Young.

Mr. EMERSON. Mr. Speaker, today marks the last day of service of our current class of pages. For those who may be unfamiliar, we have a system here by which most pages serve for the school year, commencing their activities in September and ending in June, and then from June until September we have what we call summer pages. But the pages who are here with us for the school year are all juniors and tomorrow they will have their going away ceremony.

As the current chairman of the House Page Board, I wish to pay particular tribute to this very wonderful group of young people who have rendered distinguished service to the 104th Congress.

Mr. Speaker, I hope that this experience has been for them everything that we hoped that it would be. As many folks here know, I am a former page and personally know that the House Page Program is a great learning experience, one which I hope this class of pages will remember and benefit from all of their lives. I can truly say that for me in the 83d and 84th Congress being a page was probably the finest, most objective, educational experience of my life. I've said many, many times that you learn as a page by doing and observing and participating, and that is just an awfully lot different than reading about it in the textbooks.

So, on behalf of the entire House, I wish all of our departing pages well in their personal endeavors. Some of you will go off to college, others to the military, and others to perhaps a

myriad of other pursuits. Hopefully, this experience will serve as a constant point of favorable reflection throughout their lives and that it begins a path of much success and happiness and good health in all understandings.

Finally, Mr. Speaker, I want to say to the pages a hearty thank you for all that they have done this semester and this past year. In going forward, I want to extend to them my own best wishes, the best wishes of the entire House, and wish them Godspeed in life's future course.

#### PRIVATE MORTGAGE INSURANCE

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Utah [Mr. HANSEN] is recognized for 5 minutes.

Mr. HANSEN. Mr. Speaker, if I told you that you owed me \$50 a month for 30 years would you pay it if you did not have to? If you answer yes, I have some private mortgage home insurance [PMI] for you. But if no is your answer, then why are thousands of people doing it?

Private mortgage insurance [PMI] is to provide lenders—or the ultimate purchaser of a loan—protection against a home owner's non-payment. The insurance typically insures a percentage of any potential loss. The majority of people buying homes nowadays put down less than the traditional 20 percent of the home purchase price. As a result, many of these homeowners have accepted the fact that they have to commit a part of their monthly home mortgage payment—typically \$50 to \$90 to pay for mortgage insurance.

The problem arises when the homeowner overpays private mortgage insurance; can't cancel the PMI; or is not told that they have the right to cancel it. It is not a new problem, but one that has made many servicers and insurers rich. It has been going on for years. What makes private mortgage insurance even more sinister is that those who are mostly taken by it are the ones that need the money most, once they are not required to pay it.

Nineteen years ago, a secretary in Dallas, TX, purchased her home for \$26,000. She financed \$22,950 and was required to purchase private mortgage insurance [PMI], which is required as a condition of making a loan to a homeowner with less than 20 to 25 percent down on a home. At no time was she told that she had a right to cancel the mortgage insurance. Over 19 years later, she and her husband are still paying PMI. Why? Her current loan to value ratio is almost 90 percent, which means that her debt is 10 percent of the value of her home.

Her home mortgage servicer continues to charge these premiums every month even though it knows that the PMI is unnecessary when it passes a certain amount. In fact, her home mortgage servicer has been charging her for PMI, even though the owner of her home mortgage requires zero insurance. Moreover, she has been required to overinsure her home mortgage for

years. As the investor's insurance requirement decreased, her servicer continued to keep the original coverage amount in place. So, she has been a victim of paying insurance for too long. Her servicer has been overinsuring her home loan, and failing to cancel the insurance when it knew she had the right to, and failed to even tell her that she could insist on the cancellation of the insurance.

She is not alone. The above example is just one of the 315,000 homeowners that her lender services. Her lender, even at the more conservative fee of \$50 a month for PMI, could theoretically collect tens of millions of dollars a year in PMI charges for the home mortgages it holds. It is time that we stop the scam.

It is time to stop sticking it to hard-working homeowners. I have introduced H.R. 3556 that will correct this problem and will: First, require the lender or person making or arranging the loan to disclose to the homeowner that PMI is and how it can be canceled and second, provide the homeowner with the right to cancel PMI. If the borrower has met the mortgage owners requirements for cancellation, i.e., a good payment history and if once the equity in the property has reached or exceeded 20 percent of the original appraised value of home.

This bill will continue to protect mortgage lenders, insurers and mortgage servicers, while at the same time protecting thousands of people throughout the United States who have PMI long after all requirements for release are met.

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#### REBUILDING IN OKLAHOMA CITY

The SPEAKER pro tempore (Mr. STEARNS). Under a previous order of the House, the gentleman from Oklahoma [Mr. LUCAS] is recognized for 5 minutes.

Mr. LUCAS of Oklahoma. Mr. Speaker, last Thursday, I addressed the House about a situation very important to the rebuilding efforts in Oklahoma City following last year's bombing of the Alfred P. Murrah Federal Building. Eight days later, the clock continues to tick, and money desperately needed by the people of Oklahoma City continues to not be fully utilized for disaster relief purposes.

I am here today to remind the President that he, and he alone, has the statutory authority to follow up on his declaration of the bombing as a national emergency, by suspending the Davis-Bacon Act for these funds. I stress the word "remind" because I have already sent him two letters on this subject, and this is now my second speech on the floor of the House. The President witnessed first hand the devastating destruction caused by the bombing and had the chance this past April to see how little progress has been made in rebuilding Oklahoma

City despite enactment of the \$39 million in CDBG funds last July.

If the President agrees with me that the people of Oklahoma City should be able to fully utilize the funds we granted them, then he should agree to suspend the Davis-Bacon Act and treat this situation as nearly all other disasters and emergencies have historically been treated. The Robert T. Stafford Disaster Relief and Emergency Assistance Act, as utilized by FEMA, makes no mention of Davis-Bacon, meaning that these requirements do not apply to FEMA funds. Oklahoma City should not be treated any differently. As long as small contractors are forced to spend more time filling out paperwork and computing the correct wages than actually completing their job, this goal cannot be accomplished. Every dollar that is spent in excess of original estimates due to Davis-Bacon, is a dollar that is essentially taken away from the rebuilding efforts.

Mr. President, as you know, this can all be resolved today. By stating that you intend to suspend Davis-Bacon for these DCRBG funds, you will be siding with the people of Oklahoma City who are working hard to rebuild their city despite all obstacles. We should all be doing everything we can to make their job easier. In fact, I believe that the Federal role in disasters such as this is to empower the communities affected. The national response to Oklahoma City after the bombing was truly special, and I am forever indebted to all those who acted quickly to assist Oklahoma City. Now, I believe we must continue this cooperation and suspend Davis-Bacon so that the relief efforts are not hindered and so that Federal relief funds are not taken away from those attempting to rebuild this great city.

Despite your silence on this matter, Mr. President, I trust that you too want these funds to be properly used, and I sincerely hope that you will take the necessary action to ensure this.

At this time, I ask unanimous consent to enter into the RECORD a letter from Oklahoma Governor Frank Keating, and the mayor of Oklahoma City, Ronald Norick, supporting my efforts and urging the President to use his authority to suspend Davis-Bacon.

THE CITY OF OKLAHOMA CITY,

June 5, 1996.

Hon. WILLIAM J. CLINTON,  
*President of the United States, The White House, Washington, DC.*

DEAR MR. PRESIDENT: Congressman Frank Lucas recently made a request on behalf of The City of Oklahoma City for further assistance in rebuilding our community after the bombing of the Alfred P. Murrah Federal Building. The request was for a suspension of the Davis-Bacon Act requirements as it relates to the CDBG funding for bombing relief.

As you know, the damage to our city was extensive and recovery efforts are in the early stages. We must maximize the relief funds provided to Oklahoma City in order to rebuild the north area of downtown. You could save our community some \$15 million by suspending the Davis-Bacon wage rates

for the federal funds we received for this disaster. This \$15 million could be used to provide additional assistance to those impacted by the bombing and to further rebuild the area around the Murrah site. (Specific examples of savings were included with the request from Congressman Lucas.)

We realize you have the authority to suspend the Davis-Bacon Act's requirements in times of national emergency, and on April 19, 1995, you declared a national emergency for Oklahoma City. This tragedy continues to be a national emergency in Oklahoma City, and the impact on our local economy is much greater than we originally estimated.

Your support of Oklahoma City and assistance with the revitalization of the bombing area is greatly appreciated. We hope you will seriously consider this request and continue to help us as we rebuild our community following last year's tragedy. Thank you for your attention to this issue.

Sincerely,

RONALD J. NORICK,  
*Mayor.*

STATE OF OKLAHOMA,  
OFFICE OF THE GOVERNOR,  
May 28, 1996.

Hon. WILLIAM J. CLINTON,  
*President of the United States, The White House, Washington, DC.*

DEAR PRESIDENT CLINTON, I am pleased to write in full support of the request Congressman Frank Lucas has made regarding executive suspension of Davis-Bacon Act provisions in connection with CDBG funding to restore bomb damage to our community. As Congressman Lucas notes, there is precedent for such action, and I would encourage you to move swiftly and positively in response to the initial request made by the City of Oklahoma City.

As we discussed during your visit to the bomb site in April, much remains to be done to restore property in the downtown Oklahoma City area. The available funds will do more good if contractors are exempt from Davis-Bacon provisions. It is vital that every possible dime of these funds flow directly to property repairs and restoration, since many of the business properties awaiting repairs are also significant employers in the downtown area. The more we can accomplish with the funds, the quicker will be Oklahoma City's return to economic health.

I appreciate your attention to this important issue.

Sincerely,

FRANK KEATING,  
*Governor.*

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California [Mr. RIGGS] is recognized for 5 minutes.

[Mr. RIGGS addressed the House. His remarks will appear hereafter in the Extensions of Remarks.]

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Florida [Mr. MICA] is recognized for 5 minutes.

[Mr. MICA addressed the House. His remarks will appear hereafter in the Extensions of Remarks.]

#### PATENT LEGISLATION

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California [Mr.